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Distinguished Members of the Committee:

**Re: Raised Bill No. 6656 – AN ACT CONCERNING LIABILITY INSURANCE FOR FIREARM POSSESSORS OR OWNERS.**

I am writing today to state my opposition to the aforementioned Bill, No. 6656.

It seems that nearly all of us have come to the understanding that the Second Amendment Right to Bear Arms is in fact a Right of the Individual. Being that we have a consensus on this fact I must question the Constitutionality of any mandate that requires a payment, fee or tax from an Individual to exercise their Right. In essence this Bill says that while we have that Right by virtue of existence we will be held liable if we exercise it without paying this “fee”. We must remember the Oath taken by officials; the Oath to uphold the Constitution including but not limited to not passing laws that are not Constitutional.

Will we next be required to maintain liability insurance in case we commit libel or slander and thus have damages due to our Right of Free Speech? Will certain Faiths be required to maintain insurances due to their Faith having origins in regions that have history of terrorist activity? These and the firearms insurance mandate are all discriminatory. Our Rights are FREE to exercise and if any one of us is negligent in exercising our Rights we are then liable for our actions.

Constitutionality issues notwithstanding I also have several other thoughts on the topic.

Most of the people I've spoken with already maintain significant liability and excess liability coverage; how would this coverage come into play? Or is the end goal to “cost” firearms owners out of ownership, to price them out of their Rights? When looking at the totality of citizens costs associated with several recently introduced “Gun Violence Bills” it looks as if costing firearms out of the hands of law abiding citizens is the desired goal. Discriminatory and excessive charges to be able to exercise one's Rights surely must be Unconstitutional.

Firearms collectors. There are countless collectors of firearms that rarely remove certain firearms from their safes much less remove them from their home. Additionally there are many holders of firearms that while the firearm is still functional it is never shot (some don't even possess ammo for same), it is more an heirloom than anything else. This mandate is unfair to such collectors and possessors.

In respect to those of limited means. They would unfairly be placed under an undue burden in order to exercise their Right of self-defense.

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What if insurance companies decide to not offer such insurance or if the premium is set so high so as to make exercising our Right near impossible? This possibility exists and effectively creates two classes of citizens in respect to being able to afford their Rights which is contrary to all citizens being equal.

I understand the desire to feel as if though one has done something positive while sitting in a position of the Legislative Body. I understand the desire to save lives. However I must state that with the recent onslaught of Bills that, by design or not, punish law abiding firearms owners that these Bills will very likely not have any effect on criminals or their actions, actions of which have been the supposed impetus and crux of these Bills as of late.

If you want to pass another gun law and one that would affect criminals rather than law abiding citizens might I suggest something along the following lines; "Any person committing a crime with a firearm or possessing a firearm during the commission of another crime shall maintain adequate liability insurance coverage for any property and/or body damages as well as legal council for self and victim(s)". While I don't believe my suggestion would alter criminal thought or action it would potentially add another charge for those crimes they commit.

Please, call a moratorium on introducing new Bills. Let us start to address criminal activity by first enforcing existing laws. Why does the Legislative Body look to enact new laws (many of which really already exist) when we don't enforce those that exist?

Enforce our existing laws.

Get rid of plea bargains for criminals that use firearms.

If necessary, increase penalties for crimes committed with firearms.

Mandate and enforce minimum sentences for crimes committed with firearms.

There are things that we can get behind and things that may have that "meaningful" impact we keep hearing about.

Respectfully yours,



Michel R. DeCortin